

**Before the State of South Carolina
Department of Insurance**

In the matter of:

Brenda R. Bromell

315 Ferncliff Road
Elgin, South Carolina 29045

File Number 126459

**Default Order Revoking
All Licensing Privileges**

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (Supp. 2004), by the State of South Carolina Department of Insurance upon Brenda R. Bromell by both certified mail, return receipt requested, and by regular mail on November 23, 2005.

That letter informed Brenda R. Bromell of her right to request a public hearing upon the allegations of impropriety contained within the letter against her. The letter further warned that her failure to make a timely, written request would result in my summary revocation of her license to do business as a resident insurance producer within the State of South Carolina. **Despite that warning, Brenda R. Bromell has failed to respond to the Department's letter.** On January 13, 2006, therefore, counsel for the Department filed an Affidavit of Default, and submitted the entire matter directly to me for my summary decision based solely on the record.

The South Carolina Department of Insurance has received evidence from South Carolina Department Individual Record and South Carolina Law Enforcement Division that you were convicted of, "Breach/Obt sign/prop false prêt, \$5000/m".

Section 38-43-130 (A) of the South Carolina Code provides the Director or his designee "may revoke or suspend a producer's license after ten day's notice... that a producer has been convicted of a crime involving moral turpitude.

In accordance with my findings of fact, and considering Brenda R. Bromell's failure to avail herself of her opportunity to be heard, I now conclude, as a matter of law, that Brenda R. Bromell violated S.C. Code Ann. § 38-43-130 (A) that her resident insurance producer's license should be revoked.


This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's, *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2000). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing

contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110(3) (Supp. 2004).

It is, therefore, ordered that the license of Brenda R. Bromell to do business as a resident insurance producer within the State of South Carolina be, and is hereby, revoked, and that no license issued through the State of South Carolina Department of Insurance is to be issued to her.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Brenda R. Bromell is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance producer within the State of South Carolina.

This order becomes effective as of the date of my signature below.


Eleanor Kitzman
Director

January 24, 2006 at
Columbia, South Carolina

Brenda R. Bromell default revocation.doc

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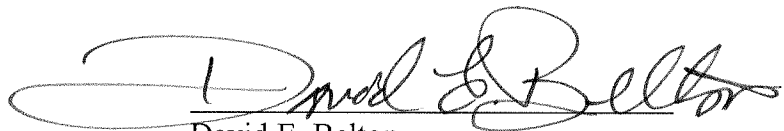
SCDOI File Number 126459

Affidavit of Default

Personally appeared before me David E. Belton, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was the attorney representing the State of South Carolina Department of Insurance (the Department) in this administrative action. He further stated the following:

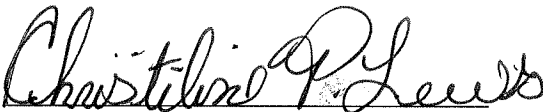
The Department served notice on Brenda R. Bromell at the address detailed above by a Letter of Allegation and Notice of Opportunity for a Public Hearing that the Department would request the Director of Insurance to summarily revoke her license to act as a resident insurance producer within the State of South Carolina in thirty days. The Department served that notice, pursuant to S.C. Code Ann. § 38-3-170 (Supp. 2004), by "depositing it in the United States mail, postage prepaid, addressed to the last known address of the person and registered with the return receipt requested." That letter further notified Brenda R. Bromell of her opportunity, within thirty days, to request in writing a public hearing.

The Department mailed the notice concerning the right to a hearing by certified mail, return receipt requested, and by regular mail, on or about November 23, 2005. Brenda R. Bromell has made no request. She is now in default.



David E. Belton
Senior Associate General Counsel

Sworn to and subscribed before me
this 24 day of January 2006



Christiline P. Lewis
Notary Public for the State of South Carolina
My Commission Expires: November 20, 2006

South Carolina Department of Insurance
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Columbia, South Carolina 29202
(803) 737-6132